Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF OHIO

Case number *(if known)*

Chapter you are filing under:

- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ■ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	**Nathaniel** First name **A** Middle name **Colbert** Last name and Suffix (Sr., Jr., II, III)	**Rene** First name **N** Middle name **Colbert** Last name and Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.		
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	**xxx-xx-0338**	**xxx-xx-5655**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

	About Debtor 1:	**About Debtor 2 (Spouse Only in a Joint Case):**
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and *doing business as* names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs
5. Where you live	**13200 Cooperrider Rd** **Glenford, OH 43739** Number, Street, City, State & ZIP Code **Licking** County **If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	**If Debtor 2 lives at a different address:** Number, Street, City, State & ZIP Code County **If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code
6. Why you are choosing *this district* to file for bankruptcy	*Check one:* ■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	*Check one:* ■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010))*. Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ■ Chapter 13

8. How you will pay the fee

- ■ **I will pay the entire fee when I file my petition**. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- ■ No.
- ☐ Yes.

District ________ When ________ Case number ________
District ________ When ________ Case number ________
District ________ When ________ Case number ________

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ■ No
- ☐ Yes.

Debtor ________ Relationship to you ________
District ________ When ________ Case number, if known ________
Debtor ________ Relationship to you ________
District ________ When ________ Case number, if known ________

11. Do you rent your residence?

- ■ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
  - ☐ No. Go to line 12.
  - ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

Part 3: **Report About Any Businesses You Own as a Sole Proprietor**

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☐ No. Go to Part 4.

■ Yes. Name and location of business

Nathaniel Colbert
Name of business, if any

9737 New Carlisle Pike
New Carlisle, OH 43544
Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
■ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor?*

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

■ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: **Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

■ No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

Part 5: **Explain Your Efforts to Receive a Briefing About Credit Counseling**

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

■ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

■ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of**:

☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
- ■ Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?

■ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

- ☐ No
- ☐ Yes

18. How many Creditors do you estimate that you owe?

☐ 1-49	☐ 1,000-5,000	☐ 25,001-50,000
■ 50-99	☐ 5001-10,000	☐ 50,001-100,000
☐ 100-199	☐ 10,001-25,000	☐ More than100,000
☐ 200-999		

19. How much do you estimate your assets to be worth?

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
■ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

20. How much do you estimate your liabilities to be?

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
■ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Nathaniel A Colbert
Nathaniel A Colbert
Signature of Debtor 1

Executed on **August 25, 2016**
MM / DD / YYYY

/s/ Rene N Colbert
Rene N Colbert
Signature of Debtor 2

Executed on **August 25, 2016**
MM / DD / YYYY

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mitchell C. Marczewski
Signature of Attorney for Debtor

Date **August 25, 2016**
MM / DD / YYYY

Mitchell C. Marczewski
Printed name

Marczewski Law Offices LLC
Firm name

1020 Maple Ave
Zanesville, OH 43701
Number, Street, City, State & ZIP Code

Contact phone **(740) 453-8900**
Email address **mitch@zanesvillelawyer.com**

(0073258)
Bar number & State

Certificate Number: 15317-OHS-CC-027686199

15317-OHS-CC-027686199

CERTIFICATE OF COUNSELING

I CERTIFY that on June 30, 2016, at 4:04 o'clock PM PDT, Rene N Colbert received from Access Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Southern District of Ohio, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 30, 2016 By: /s/Philip Paul Lee

Name: Philip Paul Lee

Title: Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 15317-OHS-CC-027686313

15317-OHS-CC-027686313

CERTIFICATE OF COUNSELING

I CERTIFY that on June 30, 2016, at 4:25 o'clock PM PDT, Nathaniel A Colbert received from Access Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Southern District of Ohio, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 30, 2016 By: /s/Philip Paul Lee

Name: Philip Paul Lee

Title: Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Fill in this information to identify your case:

Debtor 1: **Nathaniel A Colbert**
First Name / Middle Name / Last Name

Debtor 2 (Spouse if, filing): **Rene N Colbert**
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. **Schedule A/B: Property** (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	$ **172,000.00**
1b. Copy line 62, Total personal property, from Schedule A/B	$ **25,195.30**
1c. Copy line 63, Total of all property on Schedule A/B	$ **197,195.30**

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, *Amount of claim,* at the bottom of the last page of Part 1 of *Schedule D*	$ **215,116.00**
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ **0.00**
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	$ **188,637.67**
Your total liabilities	$ **403,753.67**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$ **5,954.52**
5. *Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$ **2,969.00**

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

■ Yes

7. **What kind of debt do you have?**

■ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts**. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**

Case number *(if known)*

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $ **5,696.10**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	$ **0.00**
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$ **0.00**
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$ **0.00**
9d. Student loans. (Copy line 6f.)	$ **28,418.00**
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$ **0.00**
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	**+**$ **0.00**
9g. **Total.** Add lines 9a through 9f.	$ **28,418.00**

Fill in this information to identify your case and this filing:

Debtor 1	**Nathaniel A Colbert**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	**Rene N Colbert**		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number

☐ Check if this is an amended filing

Official Form 106A/B
Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

■ Yes. Where is the property?

1.1

13200 Cooperrider Rd
Street address, if available, or other description

Glenford **OH** **43739-0000**
City State ZIP Code

Licking
County

What is the property? Check all that apply

☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$172,000.00	**$172,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

Grantor: Jessica A. Nowak, fna Jessica A. Rhodes
Grantee: Nathaniel A. Cobert and Reme N. Colbert
Warranty deed was signed on May 18, 2015 and recorded on August 13, 2015 in the Licking County Recorder's office instrument number 201508130017093
Parcel No. 003-003954-02-000

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here**..........=> **$172,000.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No
■ Yes

3.1 Make: **Dodge**
Model: **Ram 2500**
Year: **2010**
Approximate mileage: **90000**
Other information:
Location: Debtor's residence

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$15,262.00	**$15,262.00**

3.2 Make: **Toyota**
Model: **Corola**
Year: **2009**
Approximate mileage: **104720**
Other information:
Location: Debtor's residence

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$6,272.00	**$6,272.00**

3.3 Make: **Husqvarna**
Model:
Year:
Approximate mileage:
Other information:
Riding tractor mower
Location: Debtor's residence

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$1,000.00	**$1,000.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No
☐ Yes

5 **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here...=>** **$22,534.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items? — **Current value of the portion you own?** Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
■ Yes. Describe.....

Misc tools
Location: Debtor's residence — **$200.00**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

Misc lawn equipment **Location: Debtor's residence**	**$100.00**
Misc appliance **Location: Debtor's residence**	**$300.00**
Misc furniture **Location: Debtor's residence**	**$500.00**

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
■ Yes. Describe.....

Misc electronics **Location: Debtor's residence**	**$200.00**

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

■ No
☐ Yes. Describe.....

10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment

■ No
☐ Yes. Describe.....

11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
■ Yes. Describe.....

Misc clothing **Location: Debtor's residence**	**$400.00**

12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

■ No
☐ Yes. Describe.....

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses

☐ No
■ Yes. Describe.....

Family pets	**$0.00**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

14. **Any other personal and household items you did not already list, including any health aids you did not list**
- ■ No
- ☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here ....** **$1,700.00**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following? — **Current value of the portion you own?** Do not deduct secured claims or exemptions.

16. **Cash**
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition
- ■ No
- ☐ Yes...

17. **Deposits of money**
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.
- ☐ No
- ■ Yes.......................

		Institution name:	
17.1.	**Savings**	**True Core Federal Credit Union**	**$75.00**
17.2.	**Checking**	**True Care Federal Credit Union**	**$850.00**

18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts
- ☐ No
- ■ Yes.................

Institution or issuer name:	
Fidelity	**$36.30**

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**
- ■ No
- ☐ Yes. Give specific information about them..................

Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.
- ■ No
- ☐ Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts**
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans
- ■ No
- ☐ Yes. List each account separately.

Type of account: Institution name:

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others
- ■ No

☐ Yes. .... Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No
☐ Yes............ Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No
☐ Yes............ Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

■ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No
☐ Yes. Give specific information about them...

Money or property owed to you?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☐ No
■ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

Location: Debtor's residence	**Federal, State, and Local**	**Unknown**

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

■ No
☐ Yes. Give specific information......

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No
☐ Yes. Give specific information..

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

■ No
☐ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No
☐ Yes. Give specific information..

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number *(if known)*

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No
☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No
■ Yes. Describe each claim.........

Earned and unpaid wages in the last 30 days **Location: Debtor's residence**	**Unknown**

35. **Any financial assets you did not already list**

■ No
☐ Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**........ **$961.30**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

■ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

■ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership

■ No
☐ Yes. Give specific information.........

54. **Add the dollar value of all of your entries from Part 7. Write that number here** **$0.00**

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**			**$172,000.00**
56.	**Part 2: Total vehicles, line 5**	**$22,534.00**		
57.	**Part 3: Total personal and household items, line 15**	**$1,700.00**		
58.	**Part 4: Total financial assets, line 36**	**$961.30**		
59.	**Part 5: Total business-related property, line 45**	**$0.00**		
60.	**Part 6: Total farm- and fishing-related property, line 52**	**$0.00**		
61.	**Part 7: Total other property not listed, line 54**	+ **$0.00**		
62.	**Total personal property.** Add lines 56 through 61...	**$25,195.30**	Copy personal property total	**$25,195.30**
63.	**Total of all property on Schedule A/B**. Add line 55 + line 62			**$197,195.30**

OHIO CERTIFICATE OF TITLE

LICKING
LICKING

STATE OF OHIO No. [illegible]

ORIGINAL

3D7UT2C[illegible]AG[illegible]0055

[illegible]/30/201[illegible]

2010 DODG DODGE

TK 200 RAM TRUCK 2500

CV

ACTUAL 88,671 AK [illegible]

RENE COLBERT
& NATHANIEL A. COLBERT
4570 MONTGOMERY RD
NEWARK, OH [illegible]

OUT OF STATE CONVERSION
[illegible] FIRE CREEK TRAIL DR
EAGLE RIVER, AK [illegible]

DENALI ALASKAN [illegible]

[illegible] EAST 36TH ST
ANCHORAGE, AK [illegible]

VOID IF ALTERED

WITNESS MY HAND AND OFFICIAL SEAL THIS 30th DAY OF [illegible]

%120913741

%120913741

GARY R. WALTERS
CLERK OF COURTS

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS.

BMV 3800 Rev. 3/12

DESCRIPTION APPROVED
WILLIAM C LOZIER
LICKING COUNTY ENGINEER
APPROVED BY 8-13-15

201508130017093
Pgs: 2 $28.00 T20150019333
08/13/2015 11:13AM MEPSEO TITLE
Bryan A. Long
Licking County Recorder

TRANSFERRED
Date Aug 13, 2015
Licking County Auditor
SEC. 319.202 COMPLIED WITH
MICHAEL L. SMITH, AUDITOR
BY: 525.00

General Warranty Deed

Know all Men by these Presents

That JESSICA A. NOWAK (f/k/a JESSICA A. RHODES) divorced and not remarried, for valuable consideration paid, grants, transfers and conveys with general warranty covenants to **NATHANIEL A. COLBERT and RENE N. COLBERT, for their joint lives, remainder to the survivor of them.**

whose tax-mailing address is: 13200 Cooperrider Road
Glenford, Ohio 43739

the following real property:

SEE "EXHIBIT A" ATTACHED HERETO

Auditor's Parcel Number's: 003-003954-02-000

Prior Instrument Reference: Instrument No.: 200508170025389
Official Records, Licking County, Ohio.

Witness their hands this 18 day of MAY, 2015

JESSICA A. NOWAK

STATE OF
COUNTY OF SS:

Sworn to before me and subscribed in my presence by **JESSICA A. NOWAK f/k/a JESSICA A RHODES,** this 18 day of MAY, 2015

Notary Public

NOTARIAL SEAL
JEREMY M McLENDON
Attorney at Law
Notary Public, State of Ohio

Exhibit A

SITUATED IN THE COUNTY OF LICKING IN THE STATE OF OHIO AND IN THE TOWNSHIP OF BOWLING GREEN:

BEING A PART OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 18, RANGE 16, REFUGEE TRACT, AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE CENTER LINE OF TOWNSHIP ROAD NO. 194 WITH THE WEST LINE OF THE NORTHEAST QUARTER OF SECTION 9; THENCE, EAST ALONG THE LINE OF TOWNSHIP ROAD NO. 194, A DISTANCE OF 400 FEET TO A POINT MARKED BY A SPIKE; THENCE, SOUTH 0 DEGREES 26' 30" EAST, PASSING A STEEL ROD AT 28.36 FEET AND PASSING A STEEL ROD AT 660 FEET, A TOTAL DISTANCE OF 1320 FEET TO A POINT MARKED BY A STEEL ROD; THENCE WEST A DISTANCE OF 400 FEET TO A POINT MARKED BY A STEEL ROD ON THE WEST LINE OF SAID NORTHEAST QUARTER OF SECTION 9; THENCE NORTH 0 DEGREES 26' 30" WEST, A DISTANCE OF 1320 FEET TO THE PLACE OF BEGINNING, CONTAINING 12.121 ACRES.

PARCEL NO. 03-003954-02.000

Fill in this information to identify your case:

Debtor 1	**Nathaniel A Colbert**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Rene N Colbert**		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
13200 Cooperrider Rd Glenford, OH 43739 Licking County Grantor: Jessica A. Nowak, fna Jessica A. Rhodes Grantee: Nathaniel A. Cobert and Reme N. Colbert Warranty deed was signed on May 18, 2015 and recorded on August 13, 2015 in the Licking County Reco Line from *Schedule A/B*: **1.1**	**$172,000.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(1)**
2009 Toyota Corola 104720 miles Location: Debtor's residence Line from *Schedule A/B*: **3.2**	**$6,272.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(2)**
Husqvarna Riding tractor mower Location: Debtor's residence Line from *Schedule A/B*: **3.3**	**$1,000.00**	■ **$1,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(2)**
Misc lawn equipment Location: Debtor's residence Line from *Schedule A/B*: **6.2**	**$100.00**	■ **$100.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if known)

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Misc appliance **Location: Debtor's residence** Line from *Schedule A/B*: **6.3**	**$300.00**	■ **$300.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Misc furniture **Location: Debtor's residence** Line from *Schedule A/B*: **6.4**	**$500.00**	■ **$500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Misc electronics **Location: Debtor's residence** Line from *Schedule A/B*: **7.1**	**$200.00**	■ **$200.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Misc clothing **Location: Debtor's residence** Line from *Schedule A/B*: **11.1**	**$400.00**	■ **$400.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Savings: True Core Federal Credit Union Line from *Schedule A/B*: **17.1**	**$75.00**	■ **$75.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(3)**
Checking: True Care Federal Credit Union Line from *Schedule A/B*: **17.2**	**$850.00**	■ **$850.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(3)**
Fidelity Line from *Schedule A/B*: **18.1**	**$36.30**	■ **$37.14** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. §§ 2329.66(A)(6)(b), 3911.10, 3911.12, 3911.14**
Federal, State, and Local: Location: Debtor's residence Line from *Schedule A/B*: **28.1**	**Unknown**	■ **100%** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. §2329.66(A)(9)(g)**
Federal, State, and Local: Location: Debtor's residence Line from *Schedule A/B*: **28.1**	**Unknown**	■ **$2,450.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(18)**
Earned and unpaid wages in the last 30 days **Location: Debtor's residence** Line from *Schedule A/B*: **34.1**	**Unknown**	■ **75%** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(13)**

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1 **Nathaniel A Colbert**
First Name / Middle Name / Last Name

Debtor 2 **Rene N Colbert**
(Spouse if, filing) First Name / Middle Name / Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number ______
(if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

■ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A **Amount of claim** Do not deduct the value of collateral.	Column B **Value of collateral that supports this claim**	Column C **Unsecured portion** If any
2.1 **Credit Acceptance**	**$11,000.00**	**$6,272.00**	**$4,728.00**
2.2 **Denali Alaska**	**$28,299.00**	**$15,262.00**	**$13,037.00**

2.1 Credit Acceptance
Creditor's Name

25505 West 12 Mile Rd.
Southfield, MI 48034
Number, Street, City, State & Zip Code

Describe the property that secures the claim:
2009 Toyota Corola 104720 miles
Location: Debtor's residence

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) ______

Date debt was incurred **December 29, 2016**

Last 4 digits of account number 5370

2.2 Denali Alaska
Creditor's Name

Loan Control Department
701 E Tudor Road
Ankorage, AK 99503
Number, Street, City, State & Zip Code

Describe the property that secures the claim:
2010 Dodge Ram 2500 90000 miles
Location: Debtor's residence

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
■ Other (including a right to offset) **Purchase Money Security**

Debtor 1 **Nathaniel A Colbert** (First Name / Middle Name / Last Name)
Debtor 2 **Rene N Colbert** (First Name / Middle Name / Last Name)

Case number (if know)

Date debt was incurred **Opened 1/01/14 Last Active 11/06/15** **Last 4 digits of account number** **0500**

2.3 **Huntington Natl Bk**
Creditor's Name

Huntington National Bank - Bankruptcy No
Po Box 89424
Cleveland, OH 44101
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **$175,817.00** **$172,000.00** **$3,817.00**

13200 Cooperrider Rd Glenford, OH 43739 Licking County
Grantor: Jessica A. Nowak, fna Jessica A. Rhodes
Grantee: Nathaniel A. Cobert and Reme N. Colbert
Warranty deed was signed on May 18, 2015 and recorded on August 13, 2015 in the Lic

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Date debt was incurred **Opened 11/01/14 Last Active 11/30/15** **Last 4 digits of account number** **0495**

Add the dollar value of your entries in Column A on this page. Write that number here:	**$215,116.00**
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	**$215,116.00**

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

201508130017094
Pgs: 8 $76.00 T20150019333
08/13/2015 11:13AM MEPSEO TITLE
Bryan A. Long
Licking County Recorder

After Recording Return To:
The Huntington National Bank, ATTN: Post Closing - HM3321
7575 Huntington Park Drive, Columbus, Ohio 43235

____________ **[Space Above This Line For Recording Data]** ____________

SHORT FORM MORTGAGE

MIN 100115600630604954

DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below, in the "Definitions" Section of the Master Mortgage Form, and in Sections 3, 11, 13, 18, 20 and 21 of the Master Mortgage Form. Certain rules regarding the usage of words used in this Security Instrument are also provided in Section 16 of the Master Mortgage Form.

"Master Mortgage Form" means that certain Master Mortgage Form recorded in the Office of the Recorder, on January 11, 2008, at Instrument 200801110000737, for land situated in the County of Licking [Name of Recording Jurisdiction].

(A) **"Security Instrument"** means this document, which is dated November 28, 2014, together with all Riders to this document.

(B) **"Borrower"** is Nathaniel A Colbert and Rene N Colbert, husband and wife. Borrower is the mortgagor under this Security Instrument.

C) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the Mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, Tel. (888) 679-MERS.

(D) **"Lender"** is The Huntington National Bank. Lender is a National Banking Association organized and existing under the laws of The United States of America. Lender's address is 7575 Huntington Park Drive, Columbus, Ohio 43235.

NAC
RNC

(E) "Note" means the promissory note signed by Borrower and dated November 28, 2014. The Note states that Borrower owes Lender One Hundred Seventy Eight Thousand Seven Hundred Sixty Two And Zero/100 Dollars (U.S. $178,762.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments (as defined in the Master Mortgage Form) and to pay the debt in full no later than December 01, 2044.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[ ] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[X] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

All references to section numbers in the Security Instrument that are contained in the Riders refer to those sections of the same number incorporated from the Master Form.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and for Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the County of Licking [Name of Recording Jurisdiction]:

SEC 9 PT 12.12A

Parcel ID Number: 003-003954-02.000
which currently has the address of 13200 Cooperrider Rd SE [Street], Glenford [City], Ohio 43739 [Zip Code] ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those

NAC
RNC

interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

INCORPORATION OF MASTER MORTGAGE FORM PROVISIONS
Paragraph (I) through and including paragraph (Q) of the "Definitions" Section of the Master Mortgage Form, and Section 1 through and including Section 24 of the Master Mortgage Form, are incorporated into this Security Instrument by reference. Paragraph (A) through and including Paragraph (H) of the "Definitions" Section of the Master Mortgage Form are not incorporated into this Security Agreement, as those terms are defined above. Borrower acknowledges having received a copy of the Master Mortgage Form prior to the execution of this Security Instrument and agrees to be bound by the Sections and paragraphs of the Master Mortgage Form incorporated into this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Mortgage Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

Executed this 28th day of November, 2014.

NAC
RNC

28 Nov 14 (Seal) | 28 Nov 14 (Seal)
Borrower: Nathaniel A Colbert | Borrower: Rene N Colbert

_________________________(Seal) | _________________________(Seal)
Borrower: | Borrower:

_________________________(Seal) | _________________________(Seal)
Borrower: | Borrower:

_________________________(Seal) | _________________________(Seal)
Borrower: | Borrower:

STATE OF OHIO, County ss:

The foregoing instrument was acknowledged before me this 28th day of November, 2014, by Nathaniel A Colbert and Rene N Colbert.

My commission expires:

____
Notary Public, State of

NOTARIAL SEAL
STATE OF OHIO

JEREMY M McLENDON
Attorney at Law
Notary Public, State of Ohio
My Commission Has No
Expiration Date
Section 147-03 R.C

This instrument was prepared by:
The Huntington National Bank
7575 Huntington Park Drive
Columbus, OH 43235

Loan origination organization The Huntington National Bank
NMLS ID 402436
Loan originator 564930
NMLS ID Patrick Stepanovsky

VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

THIS VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this **28th** day of **November, 2014** , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to **The Huntington National Bank**

(herein "Lender") and covering the Property described in the Security Instrument and located at **13200 Cooperrider Rd SE, Glenford, OH 43739**

[Property Address]

VA GUARANTEED LOAN COVENANT: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 18 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

LATE CHARGE: At Lender's option, Borrower will pay a "late charge" not exceeding four per centum (4%) of the overdue payment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits," the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

TRANSFER OF THE PROPERTY: This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code.

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

(a) ASSUMPTION FUNDING FEE: A fee equal to one half of one percent (.50 %) of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729 (c).

(b) ASSUMPTION PROCESSING CHARGE: Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.

(c) ASSUMPTION INDEMNITY LIABILITY: If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

Initials: NAC
RNC

IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.

28 NOV 14 28 NOV 14

Nathaniel A Colbert -Borrower Rene N Colbert -Borrower

-Borrower -Borrower

-Borrower -Borrower

-Borrower -Borrower

0063060495 0063060495

Exhibit A

SITUATED IN THE COUNTY OF LICKING IN THE STATE OF OHIO AND IN THE TOWNSHIP OF BOWLING GREEN:

BEING A PART OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 18, RANGE 16, REFUGEE TRACT, AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE CENTER LINE OF TOWNSHIP ROAD NO. 194 WITH THE WEST LINE OF THE NORTHEAST QUARTER OF SECTION 9; THENCE, EAST ALONG THE LINE OF TOWNSHIP ROAD NO. 194, A DISTANCE OF 400 FEET TO A POINT MARKED BY A SPIKE; THENCE, SOUTH 0 DEGREES 26' 30" EAST, PASSING A STEEL ROD AT 28.36 FEET AND PASSING A STEEL ROD AT 660 FEET, A TOTAL DISTANCE OF 1320 FEET TO A POINT MARKED BY A STEEL ROD; THENCE WEST A DISTANCE OF 400 FEET TO A POINT MARKED BY A STEEL ROD ON THE WEST LINE OF SAID NORTHEAST QUARTER OF SECTION 9; THENCE NORTH 0 DEGREES 26' 30" WEST, A DISTANCE OF 1320 FEET TO THE PLACE OF BEGINNING, CONTAINING 12.121 ACRES.

PARCEL NO. 03-003954-02.000

Fill in this information to identify your case:

Debtor 1 **Nathaniel A Colbert**
First Name / Middle Name / Last Name

Debtor 2 **Rene N Colbert**
(Spouse if, filing) First Name / Middle Name / Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims 12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**

☐ No. Go to Part 2.

■ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	**Attorney General of Ohio** — Last 4 digits of account number	**$0.00**	**$0.00**	**$0.00**

Priority Creditor's Name
150 E Gay St., 21st Floor
Bankruptcy Dept
Columbus, OH 43215
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

■ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of PRIORITY unsecured claim:

☐ Domestic support obligations

■ Taxes and certain other debts you owe the government

☐ Claims for death or personal injury while you were intoxicated

☐ Other. Specify

NOTICE ONLY

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

2.2 **Department of the Treasury** — Last 4 digits of account number — **$0.00** **$0.00** **$0.00**

Priority Creditor's Name
Financial Management Service
PO Box 1686
Birmingham, AL 35201-1686
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

2.3 **IRS** — Last 4 digits of account number — **$0.00** **$0.00** **$0.00**

Priority Creditor's Name
P.O. Box 7346
Philadelphia, PA 19106-7346
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

2.4 **Ohio Bureau of Workers' Compensation** — Last 4 digits of account number — **$0.00** **$0.00** **$0.00**

Priority Creditor's Name
Attn: Law Section Bankruptcy Unit
P.O. Box 15567
Columbus, OH 43215
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

2.5 **Ohio Dept of Job & Family Services**
Priority Creditor's Name
30 E. Broad St
32nd Floor
Columbus, OH 43215
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

2.6 **Ohio Dept of Taxation**
Priority Creditor's Name
Bankruptcy Division
Box 530
Columbus, OH 43266-0030
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

■ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.1 **1 Fbsd** — Last 4 digits of account number **3750** — **$0.00**

Nonpriority Creditor's Name
First Financial Bank USA
Po Box 1200
North Sioux City, SD 57049
Number Street City State ZIp Code

When was the debt incurred? **Opened 2/14/07 Last Active 11/16/12**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.2 **Alaska Usa Fcu** — Last 4 digits of account number **0001** — **$0.00**

Nonpriority Creditor's Name
4100 Credit Union Dr
Anchorage, AK 99503
Number Street City State ZIp Code

When was the debt incurred? **Opened 2/01/13 Last Active 12/31/13**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.3 **Applied Card Bank** — Last 4 digits of account number **8317** — **$159.00**

Nonpriority Creditor's Name
Attention: Bankruptcy
Po Box 17125
Wilmington, DE 19850
Number Street City State ZIp Code

When was the debt incurred? **Opened 9/01/11 Last Active 12/09/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.4 **Aqua Finance Inc**
Nonpriority Creditor's Name
1 Corporate Dr
Wausau, WI 54401
Number Street City State ZIp Code

Last 4 digits of account number **6023** — **$2,725.00**

When was the debt incurred? **Opened 6/16/15 Last Active 10/14/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Check Credit Or Line Of Credit**

4.5 **Bluegreen Corp**
Nonpriority Creditor's Name
Attn: Mortgage Dept
4960 Conference Way N, Ste 100
Boca Raton, FL 33431
Number Street City State ZIp Code

Last 4 digits of account number **2876** — **$9,076.00**

When was the debt incurred? **Opened 8/01/15 Last Active 11/16/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Time Shared Loan**

4.6 **Capital One**
Nonpriority Creditor's Name
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130
Number Street City State ZIp Code

Last 4 digits of account number **6142** — **$4,161.00**

When was the debt incurred? **Opened 8/01/11 Last Active 8/03/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.7 **Capital One**
Nonpriority Creditor's Name
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130
Number Street City State ZIp Code

Last 4 digits of account number **3711** **$2,205.00**

When was the debt incurred? **Opened 8/01/11 Last Active 10/24/14**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

4.8 **Capital One**
Nonpriority Creditor's Name
Attn: Bankruptcy
Pob 30253
Salt Lake City, UT 84130
Number Street City State ZIp Code

Last 4 digits of account number **1974** **$0.00**

When was the debt incurred? **Opened 5/01/08 Last Active 7/09/08**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.9 **Capital One**
Nonpriority Creditor's Name
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130
Number Street City State ZIp Code

Last 4 digits of account number **4400** **$0.00**

When was the debt incurred? **Opened 5/01/08 Last Active 11/16/12**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.10 **Chex Systems**
Nonpriority Creditor's Name
7805 Hudson Rd Ste 100
Saint Paul, MN 55120
Number Street City State ZIp Code

Last 4 digits of account number
$0.00
When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.11 **Citibank/Best Buy**
Nonpriority Creditor's Name
Centralized Bankruptcy/CitiCorp Credit S
Po Box 790040
St Louis, MO 63179
Number Street City State ZIp Code

Last 4 digits of account number **7166**
$5,449.00
When was the debt incurred? **Opened 7/01/13 Last Active 8/21/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

4.12 **Citibank/The Home Depot**
Nonpriority Creditor's Name
Citicorp Credit Srvs/Centralized Bankrup
Po Box 790040
Saint Louis, MO 63179
Number Street City State ZIp Code

Last 4 digits of account number **5805**
$0.00
When was the debt incurred? **Opened 9/05/13 Last Active 9/04/14**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.13 **Cnac - In101** — Nonpriority Creditor's Name
12802 Hamilton Crossing Blvd.
Carmel, IN 46032
Number Street City State ZIp Code

Last 4 digits of account number **2748** — **$0.00**
When was the debt incurred? **Opened 6/01/07 Last Active 5/06/09**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.14 **Comenity Bank/vctrssec** — Nonpriority Creditor's Name
Po Box 182125
Columbus, OH 43218
Number Street City State ZIp Code

Last 4 digits of account number **3259** — **$0.00**
When was the debt incurred? **Opened 11/01/07 Last Active 6/19/12**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.15 **Cornerstone Credit Ser** — Nonpriority Creditor's Name
Po Box 92090
Anchorage, AK 99509
Number Street City State ZIp Code

Last 4 digits of account number **3661** — **$0.00**
When was the debt incurred? **Last Active 10/06/09**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.16

Cornerstone Credit Ser
Nonpriority Creditor's Name
Po Box 92090
Anchorage, AK 99509
Number Street City State ZIp Code

Last 4 digits of account number **2614** **$0.00**

When was the debt incurred? **Opened 5/01/11 Last Active 10/17/11**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.17

Denali Alask
Nonpriority Creditor's Name
Loan Control Department
701 E Tudor Road
Ankorage, AK 99503
Number Street City State ZIp Code

Last 4 digits of account number **5100** **$0.00**

When was the debt incurred? **Opened 3/01/12 Last Active 1/09/14**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.18

DFAS-IN/Debt and Claims
Nonpriority Creditor's Name
8899 East 56th St.
Indianapolis, IN 46249
Number Street City State ZIp Code

Last 4 digits of account number **$300.00**

When was the debt incurred?

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.19 **Equifax**
Nonpriority Creditor's Name
Box 740241
Atlanta, GA 30374-0241
Number Street City State ZIp Code

Last 4 digits of account number

$0.00

When was the debt incurred?

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.20 **Estate Information Services**
Nonpriority Creditor's Name
Box 1730
Reynoldsburg, OH 43068-8730
Number Street City State ZIp Code

Last 4 digits of account number **7166**

$5,566.71

When was the debt incurred?

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ■ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **CitiBank NA / MasterCard xxxxxxx7166**

4.21 **Experian National Consumer Assistance**
Nonpriority Creditor's Name
P.O. Box 2002
Allen, TX 75013
Number Street City State ZIp Code

Last 4 digits of account number

$0.00

When was the debt incurred?

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.22

First Premier Bank
Nonpriority Creditor's Name
601 S Minnesota Ave
Sioux Falls, SD 57104
Number Street City State ZIp Code

Last 4 digits of account number **2035** **$0.00**
When was the debt incurred? **Opened 10/12/08 Last Active 11/01/08**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.23

Ford Credit
Nonpriority Creditor's Name
National Bankrupcy Service Center
Po Box 62180
Colorado Springs, CO 80962
Number Street City State ZIp Code

Last 4 digits of account number **4073** **$0.00**
When was the debt incurred? **Opened 7/26/08 Last Active 8/05/08**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.24

Ford Credit
Nonpriority Creditor's Name
National Bankrupcy Service Center
Po Box 62180
Colorado Springs, CO 80962
Number Street City State ZIp Code

Last 4 digits of account number **2080** **$0.00**
When was the debt incurred? **Opened 7/26/08 Last Active 8/23/08**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.25 **Global Receivable Solutions** — Last 4 digits of account number **3350** — **$45,439.37**

Nonpriority Creditor's Name
7171 Mercey Road
Ste 150
Omaha, NE 68106
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ■ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Notice Only Representing USAA**

4.26 **Javitch Block** — Last 4 digits of account number **AKJO** — **$543.00**

Nonpriority Creditor's Name
1100 Superior Ave, 19th Floor
Cleveland, OH 44114-2521
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ■ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Synchony Bank / Amazon xxxxxxxx9249**

4.27 **JB Robinson/Sterling Jewelers** — Last 4 digits of account number **9576** — **$0.00**

Nonpriority Creditor's Name
Sterling Jewelers
Po Box 1799, Attn: Bankruptcy
Akron, OH 44309
Number Street City State ZIp Code

When was the debt incurred? **Opened 9/01/08 Last Active 11/16/12**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.28 **JB Robinson/Sterling Jewelers** — Last 4 digits of account number **2654** — **$0.00**
Nonpriority Creditor's Name
Sterling Jewelers
Po Box 1799, Attn: Bankruptcy
Akron, OH 44309
Number Street City State ZIp Code

When was the debt incurred? **Opened 12/01/13 Last Active 2/26/15**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.29 **JB Robinson/Sterling Jewelers** — Last 4 digits of account number **8826** — **$0.00**
Nonpriority Creditor's Name
Sterling Jewelers
Po Box 1799, Attn: Bankruptcy
Akron, OH 44309
Number Street City State ZIp Code

When was the debt incurred? **Opened 9/01/08 Last Active 7/14/09**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.30 **Kohls/Capital One** — Last 4 digits of account number **5774** — **$344.00**
Nonpriority Creditor's Name
Po Box 3120
Milwaukee, WI 53201
Number Street City State ZIp Code

When was the debt incurred? **Opened 7/01/15 Last Active 10/22/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.31 **Lending Club Corp**
Nonpriority Creditor's Name
71 Stevenson St Ste 300
San Francisco, CA 94105
Number Street City State ZIp Code
Who incurred the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

Last 4 digits of account number **3936** — **$14,145.00**
When was the debt incurred? **Opened 4/01/15 Last Active 8/14/15**
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Unsecured**

4.32 **Margaret D. Cline**
Nonpriority Creditor's Name
8779 Milton Carlisle
New Carlisle, OH 45344
Number Street City State ZIp Code
Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

Last 4 digits of account number — **$0.00**
When was the debt incurred?
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **NOTICE ONLY**

4.33 **Military Star**
Nonpriority Creditor's Name
3911 Walton Walker
Dallas, TX 75266
Number Street City State ZIp Code
Who incurred the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

Last 4 digits of account number **3165** — **$162.00**
When was the debt incurred? **Opened 5/01/10 Last Active 6/26/15**
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Charge Account**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.34

Northland Group
Nonpriority Creditor's Name
Box 390905
Mail Code CBK10
Minneapolis, MN 55439
Number Street City State ZIp Code

Last 4 digits of account number

$5,561.51

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ■ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collector for CitiBank Advantage Mastercard**

4.35

Ohio Educ Cu
Nonpriority Creditor's Name
2554 East 22nd
Cleveland, OH 44115
Number Street City State ZIp Code

Last 4 digits of account number **6146**

$0.00

When was the debt incurred? **Opened 5/16/09 Last Active 11/16/12**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.36

Pssf Inc
Nonpriority Creditor's Name
4000 S Eastern Ave Ste 3
Las Vegas, NV 89119
Number Street City State ZIp Code

Last 4 digits of account number **7619**

$0.00

When was the debt incurred? **Opened 9/01/11 Last Active 9/01/13**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.37

Rcvl Per Mng
Nonpriority Creditor's Name
Attn:Collections/Bankruptcy
Po Box 1548
Lynnwood, WA 98036
Number Street City State ZIp Code

Last 4 digits of account number 9265 — **$0.00**
When was the debt incurred? **Opened 2/01/14**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.38

State Farm Insurance
Nonpriority Creditor's Name
One State Farm Plaza
Bloomington, IL 61710
Number Street City State ZIp Code

Last 4 digits of account number — **$0.00**
When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.39

Synchrony Bank/ JC Penneys
Nonpriority Creditor's Name
Attn: Bankrupty
Po Box 103104
Roswell, GA 30076
Number Street City State ZIp Code

Last 4 digits of account number 8492 — **$0.00**
When was the debt incurred? **Opened 5/30/07 Last Active 4/06/11**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.40 **Synchrony Bank/Amazon**
Nonpriority Creditor's Name
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076
Number Street City State ZIp Code

Last 4 digits of account number **9249** — **$351.00**

When was the debt incurred? **Opened 5/01/14 Last Active 10/09/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.41 **Synchrony Bank/Care Credit**
Nonpriority Creditor's Name
Attn: bankruptcy
Po Box 103104
Roswell, GA 30076
Number Street City State ZIp Code

Last 4 digits of account number **0694** — **$1,515.00**

When was the debt incurred? **Opened 2/01/15 Last Active 10/09/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.42 **Synchrony Bank/Care Credit**
Nonpriority Creditor's Name
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076
Number Street City State ZIp Code

Last 4 digits of account number **4363** — **$486.00**

When was the debt incurred? **Opened 3/01/15 Last Active 8/23/15**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.43 **Synchrony Bank/PayPal Cr**
Nonpriority Creditor's Name
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076
Number Street City State ZIp Code

Last 4 digits of account number **8035** **$0.00**

When was the debt incurred? **Opened 8/18/13 Last Active 8/13/15**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.44 **Synchrony Bank/Walmart**
Nonpriority Creditor's Name
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076
Number Street City State ZIp Code

Last 4 digits of account number **3678** **$993.00**

When was the debt incurred? **Opened 4/01/15 Last Active 9/08/15**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.45 **TransUnion**
Nonpriority Creditor's Name
Box 2000
Chester, PA 19022-2000
Number Street City State ZIp Code

Last 4 digits of account number **$0.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.46 **Us Dept of Ed/Great Lakes Educational Lo**
Nonpriority Creditor's Name
2401 International
Madison, WI 53704
Number Street City State ZIp Code

Last 4 digits of account number 8581 — **$28,418.00**
When was the debt incurred? **Opened 1/01/12 Last Active 3/02/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ■ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

Educational

4.47 **USAA Federal Savings Bank**
Nonpriority Creditor's Name
10750 Mcdermott Freeway
San Antonio, TX 78288
Number Street City State ZIp Code

Last 4 digits of account number 7912 — **$45,212.00**
When was the debt incurred? **Opened 6/01/15 Last Active 10/26/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Automobile**

4.48 **USAA Federal Savings Bank**
Nonpriority Creditor's Name
10750 Mcdermott Freeway
San Antonio, TX 78288
Number Street City State ZIp Code

Last 4 digits of account number 2890 — **$295.00**
When was the debt incurred? **Opened 5/01/12 Last Active 9/22/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.49 **USAA Federal Savings Bank**
Nonpriority Creditor's Name
10750 Mcdermott Freeway
San Antonio, TX 78288
Number Street City State ZIp Code

Last 4 digits of account number **9781** **$0.00**

When was the debt incurred? **Opened 11/01/12 Last Active 6/15/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.50 **USAA General Indemnity Company**
Nonpriority Creditor's Name
9800 Fredericksburg
San Antonio, TX 78288
Number Street City State ZIp Code

Last 4 digits of account number **1044** **Unknown**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.51 **Usaa Savings Bank**
Nonpriority Creditor's Name
10750 Mc Dermott
San Antonio, TX 78288
Number Street City State ZIp Code

Last 4 digits of account number **4777** **$575.00**

When was the debt incurred? **Opened 2/01/08 Last Active 8/04/15**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if know)

4.52 **Valley Collections**
Nonpriority Creditor's Name
7025 N 58th Ave
Glendale, AZ 85301
Number Street City State ZIp Code

Last 4 digits of account number **0097** **$0.00**

When was the debt incurred? **Opened 4/01/11**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.53 **Valley Collections**
Nonpriority Creditor's Name
7025 N 58th Ave
Glendale, AZ 85301
Number Street City State ZIp Code

Last 4 digits of account number **0097** **$0.00**

When was the debt incurred? **Opened 4/01/11**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.54 **Verizon**
Nonpriority Creditor's Name
500 Technology Dr
Suite 500
Weldon Spring, MO 63304
Number Street City State ZIp Code

Last 4 digits of account number **0001** **$0.00**

When was the debt incurred? **Opened 3/09/07 Last Active 7/31/11**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**

Case number (if know)

4.5
5

Vital Recovery Services, Inc.
Nonpriority Creditor's Name
P.O. Box 923747
Peachtree Corners, GA 30010-3747
Number Street City State ZIp Code

Who incurred the debt? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number **$14,956.08**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Collection account for Lending Club Corporation**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	$ 0.00
	6b.	**Taxes and certain other debts you owe the government**	6b.	$ 0.00
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	$ 0.00
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d.	$ 0.00
	6e.	**Total Priority.** Add lines 6a through 6d.	6e.	$ 0.00

				Total Claim
Total claims from Part 2	6f.	**Student loans**	6f.	$ 28,418.00
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ 0.00
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ 0.00
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	$ 160,219.67
	6j.	**Total Nonpriority.** Add lines 6f through 6i.	6j.	$ 188,637.67

Fill in this information to identify your case:

Debtor 1	**Nathaniel A Colbert**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Rene N Colbert**		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number (if known)

☐ Check if this is an amended filing

Official Form 106G
Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   ■ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	**Blue Green Resorts** **P.O. Box 810937** **Boca Raton, FL 33481**	**Time share** **Amount financed: $9166.50** **Current interest rate: 16.99%**

bluegreenvacations®
share happiness

September 15, 2015

NATHANIEL COLBERT
RENE COLBERT
13200 COOPERRIDER RD SE
GLENFORD OH 43739

Re: Loan Number: 612876

Dear Customer:

Thank you for your recent purchase. Bluegreen Corporation is pleased to provide loan servicing, according to the terms listed below:

AMOUNT FINANCED: $9,166.50
PAYMENT AMOUNT: $159.25
CURRENT INTEREST RATE: 16.990
FIRST PAYMENT DUE DATE: 09/12/15

If you have chosen the convenience of automated draft, the account you have designated will be automatically debited by means of electronic transfer on the day each of your payments are due; with the exception of your first payment which may be debited on or within 15 days after your first due date. Please review your bank statements regarding this transaction.

If you have chosen to pay by check, your permanent payment coupons will arrive under separate cover within the next few weeks. Should your coupon book not arrive within sufficient time to mail, use the temporary coupon issued at the time of purchase. Remit your first payment made payable to: Bluegreen Corporation, P.O. Box 810937, Boca Raton, FL 33481. Remember when mailing checks you should list your loan number referenced above on your check.

Should you have any questions regarding the servicing of your loan, please feel free to contact our Mortgage Research Department at (800) 456-2582, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. EST.

Sincerely,

Bluegreen Corporation
Customer Service Department

welnoi

Certificate of Beneficial Ownership

NATHANIEL ALLEN COLBERT and RENE N COLBERT
Owner Name

RESORT AT WORLD GOLF VILLAGE
Resort Name

223 / 4 O
Vacation Unit / Week Number(s)

9000 Bluegreen® Vacation Points

Recorded in the official records of St. Johns County, State of Florida.
Note: Your Deed has been conveyed to Vacation Trust, Inc. in exchange for your Owner Beneficiary Rights which allow you the right to use and occupy your timeshare interest. This certificate is issued only as confirmation of the Owner Beneficiary Rights held by Purchaser as described herein as of the date of this Certificate. The official records of Vacation Trust, Inc., the Trustee of the Bluegreen Vacation Club, shall determine the actual owner from time to time, of the timeshare estate and Owner Beneficiary Rights described herein based on the rules and regulations governing the Bluegreen Vacation Club. This Certificate has no legal effect and is solely intended to explain Owner's interest and shall terminate and/or be null and void in the event the Owner defaults under the terms of the Owner Beneficiary Agreement described above or if the Purchaser fails to fulfill any of the Purchaser's Owner Beneficiary Obligations, as defined in the above referenced Trust Agreement. This Certificate: (i) is not a bearer instrument; (ii) is not transferable; and (iii) has no cash value. Vacation Points are representative of the ownership and usage rights appurtenant to the real property and have no independent cash or other monetary value separate and apart from the Owner Beneficiary Rights (Aruba purchasers only: The above-referenced Owner Beneficiary Rights are based upon and related to the Property represented by Share Certificate No. 022568 and held in trust by Vacation Trust, Inc. pursuant to the Trust Agreement.)

RTA
RESORT TITLE AGENCY INC.

10/20/2015
DATE OF ISSUE

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Fill in this information to identify your case:

Debtor 1 **Nathaniel A Colbert**
First Name Middle Name Last Name

Debtor 2 **Rene N Colbert**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106H
Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

■ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

■ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

	Column 1: **Your codebtor** Name, Number, Street, City, State and ZIP Code	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	Name Number Street City State ZIP Code	☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line
3.2	Name Number Street City State ZIP Code	☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line

Fill in this information to identify your case:

Debtor 1	Nathaniel A Colbert
Debtor 2 (Spouse, if filing)	Rene N Colbert
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO
Case number (If known)	

Check if this is:
- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

  ____
  MM / DD/ YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

   If you have more than one job, attach a separate page with information about additional employers.

   Include part-time, seasonal, or self-employed work.

   Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	■ Employed ☐ Not employed
Occupation	Hauler	RN
Employer's name	Evans Cattle Company	Muskingum County
Employer's address	9737 New Carlisle Pike New Carlisle, OH 45344	401 Main St Zanesville, OH 43701
How long employed there?	8 months	3 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ 0.00	$ 3,862.00
3.	**Estimate and list monthly overtime pay.**	3.	+$ 0.00	+$ 0.00
4.	**Calculate gross Income.** Add line 2 + line 3.	4.	$ 0.00	$ 3,862.00

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (*if known*)

			For Debtor 1		For Debtor 2 or non-filing spouse
	Copy line 4 here	4.	$ 0.00		$ 3,862.00
5.	**List all payroll deductions:**				
5a.	**Tax, Medicare, and Social Security deductions**	5a.	$ 0.00		$ 546.00
5b.	**Mandatory contributions for retirement plans**	5b.	$ 0.00		$ 386.00
5c.	**Voluntary contributions for retirement plans**	5c.	$ 0.00		$ 0.00
5d.	**Required repayments of retirement fund loans**	5d.	$ 0.00		$ 0.00
5e.	**Insurance**	5e.	$ 0.00		$ 0.00
5f.	**Domestic support obligations**	5f.	$ 0.00		$ 0.00
5g.	**Union dues**	5g.	$ 0.00		$ 0.00
5h.	**Other deductions.** Specify: **Deferred Comp**	5h.+	$ 0.00	+	$ 108.00
6.	**Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ 0.00		$ 1,040.00
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 0.00		$ 2,822.00
8.	**List all other income regularly received:**				
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 3,132.52		$ 0.00
8b.	**Interest and dividends**	8b.	$ 0.00		$ 0.00
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 0.00		$ 0.00
8d.	**Unemployment compensation**	8d.	$ 0.00		$ 0.00
8e.	**Social Security**	8e.	$ 0.00		$ 0.00
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$ 0.00		$ 0.00
8g.	**Pension or retirement income**	8g.	$ 0.00		$ 0.00
8h.	**Other monthly income.** Specify:	8h.+	$ 0.00	+	$ 0.00
9.	**Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ 3,132.52		$ 0.00

10. **Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.
10. $ 3,132.52 + $ 2,822.00 = $ 5,954.52

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: 11. +$ 0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies
12. $ 5,954.52
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
- ■ No.
- ☐ Yes. Explain: **Schedule I income will not match income on Form 122A because Spouse is not longer employed at Licking Memorial Hospital.**

Fill in this information to identify your case:

Debtor 1: **Nathaniel A Colbert**

Debtor 2 (Spouse, if filing): **Rene N Colbert**

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number (If known):

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

   ☐ No. Go to line 2.

   ■ Yes. **Does Debtor 2 live in a separate household?**

   ■ No

   ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?** ☐ No

   Do not list Debtor 1 and Debtor 2.

   Do not state the dependents names.

   ■ Yes. Fill out this information for each dependent.............

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son		☐ No ■ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ■ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$ 0.00
If not included in line 4:		
4a. Real estate taxes	4a.	$ 0.00
4b. Property, homeowner's, or renter's insurance	4b.	$ 0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	$ 100.00
4d. Homeowner's association or condominium dues	4d.	$ 0.00
5. **Additional mortgage payments for your residence,** such as home equity loans	5.	$ 0.00

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (if known)

6.	**Utilities:**			
	6a. Electricity, heat, natural gas	6a.	$	**0.00**
	6b. Water, sewer, garbage collection	6b.	$	**0.00**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$	**0.00**
	6d. Other. Specify: **Electric**	6d.	$	**360.00**
	Refuse		$	**20.00**
	Telephone, internet and cable		$	**300.00**
7.	**Food and housekeeping supplies**	7.	$	**670.00**
8.	**Childcare and children's education costs**	8.	$	**0.00**
9.	**Clothing, laundry, and dry cleaning**	9.	$	**200.00**
10.	**Personal care products and services**	10.	$	**0.00**
11.	**Medical and dental expenses**	11.	$	**100.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$	**424.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	$	**150.00**
14.	**Charitable contributions and religious donations**	14.	$	**25.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	$	**0.00**
	15b. Health insurance	15b.	$	**0.00**
	15c. Vehicle insurance	15c.	$	**220.00**
	15d. Other insurance. Specify:	15d.	$	**0.00**
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	$	**0.00**
17.	**Installment or lease payments:**			
	17a. Car payments for Vehicle 1	17a.	$	**0.00**
	17b. Car payments for Vehicle 2	17b.	$	**0.00**
	17c. Other. Specify:	17c.	$	**0.00**
	17d. Other. Specify:	17d.	$	**0.00**
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18.	$	**0.00**
19.	**Other payments you make to support others who do not live with you.** Specify:	19.	$	**0.00**
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**			
	20a. Mortgages on other property	20a.	$	**0.00**
	20b. Real estate taxes	20b.	$	**0.00**
	20c. Property, homeowner's, or renter's insurance	20c.	$	**0.00**
	20d. Maintenance, repair, and upkeep expenses	20d.	$	**0.00**
	20e. Homeowner's association or condominium dues	20e.	$	**0.00**
21.	**Other:** Specify: **Paper towels, toilet paper, deodorant, soap**	21.	+$	**35.00**
	Toothpaste/mouthwash, razors/shaving cream, shampoo/cond		+$	**115.00**
	Feminine/masculine items, dishwashing/laundry detergent		+$	**30.00**
	Postage stamps, light bulbs, trash bags, sweeper bags		+$	**10.00**
	Pet food & supplies, vet services		+$	**160.00**
	School lunches and other activities		+$	**50.00**
22.	**Calculate your monthly expenses**			
	22a. Add lines 4 through 21.		$	**2,969.00**
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		$	
	22c. Add line 22a and 22b. The result is your monthly expenses.		$	**2,969.00**
23.	**Calculate your monthly net income.**			
	23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a.	$	**5,954.52**
	23b. Copy your monthly expenses from line 22c above.	23b.	-$	**2,969.00**
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c.	$	**2,985.52**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.
☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1 **Nathaniel A Colbert**
First Name Middle Name Last Name

Debtor 2 **Rene N Colbert**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of person ______ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Nathaniel A Colbert**
Nathaniel A Colbert
Signature of Debtor 1

Date **August 25, 2016**

X **/s/ Rene N Colbert**
Rene N Colbert
Signature of Debtor 2

Date **August 25, 2016**

Fill in this information to identify your case:

Debtor 1	**Nathaniel A Colbert** (First Name / Middle Name / Last Name)
Debtor 2 (Spouse if, filing)	**Rene N Colbert** (First Name / Middle Name / Last Name)
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO
Case number (if known)	

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. **What is your current marital status?**

■ Married
☐ Not married

2. **During the last 3 years, have you lived anywhere other than where you live now?**

☐ No
■ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
4580 Montgomery Rd Newark, OH 43055	From-To: **04/2014 - 11/2014**	■ Same as Debtor 1	■ Same as Debtor 1 From-To:

3. **Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

■ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. **Did you have any income from employment or from operating a business during this year or the two previous calendar years?**
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
■ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips ■ Operating a business	**$27,580.00**	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$17,263.10**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (*if known*)

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$39,319.00**	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$51,215.00**
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$25,582.00**	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$49,658.00**

5. Did you receive any other income during this year or the two previous calendar years?
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

■ No
☐ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	**Gross income from each source** (before deductions and exclusions)	**Sources of income** Describe below.	**Gross income** (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,425* or more?

☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of $6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

■ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

■ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert** Case number (*if known*)

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

■ No
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

■ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No
■ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
State of Ohio Department of Taxation vs. Rene Colbert **2010 JD 137403**	**Tax lien**	**Licking County Common Pleas Court** **1 Courthouse Square** **Newark, OH 43055**	☐ Pending ☐ On appeal ■ Concluded **11/23/2010 Lien filed; 5/10/2012 Lien released**

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

☐ No. Go to line 11.
■ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
USAA Federal Savings Bank **10750 Mcdermott Freeway** **San Antonio, TX 78288**	**2014 Toyota Tundra** ■ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied.	**December 22, 2015**	**$33,007.00**

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

■ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (*if known*)

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ■ No
- ☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?**

- ■ No
- ☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than $600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?**

- ■ No
- ☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- ■ No
- ☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*	Date of your loss	Value of property lost

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
- ■ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Marczewski Law Offices, LLC **1020 Maple Avenue** **Zanesville, OH 43701**	**Debtor paid $1100. Out of the $1100, $335 was used for court filing fees $715 was applied towards attorney fees, and $50 for credit report.**	**11/16/15** **12/30/15**	**$600.00**

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

- ■ No
- ☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (*if known*)

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

■ No
□ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices.*)

■ No
□ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: **List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

■ **No**
□ **Yes. Fill in the details.**

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

■ **No**
□ **Yes. Fill in the details.**

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

■ **No**
□ **Yes. Fill in the details.**

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

Part 9: **Identify Property You Hold or Control for Someone Else**

23. **Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

■ **No**
□ **Yes. Fill in the details.**

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value

Part 10: **Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

■ ***Environmental law*** **means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or**

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- ***Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.**
- ***Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.**

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

■ **No**
☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

■ **No**
☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

■ **No**
☐ **Yes. Fill in the details.**

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

■ **A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time**
☐ **A member of a limited liability company (LLC) or limited liability partnership (LLP)**
☐ **A partner in a partnership**
☐ **An officer, director, or managing executive of a corporation**
☐ **An owner of at least 5% of the voting or equity securities of a corporation**

☐ **No. None of the above applies. Go to Part 12.**
■ **Yes. Check all that apply above and fill in the details below for each business.**

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
Nathaniel Colbert 9737 New Carlisle Pike New Carlisle, OH 43544	Cattle hauler H&R Block	EIN: From-To January 2016 to present

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (*if known*)

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ■ **No**
- ☐ **Yes. Fill in the details below.**

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

Part 12: Sign Below

**I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.**

/s/ Nathaniel A Colbert	/s/ Rene N Colbert
Nathaniel A Colbert Signature of Debtor 1	Rene N Colbert Signature of Debtor 2
Date August 25, 2016	Date August 25, 2016

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☐ No
- ■ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ■ No
- ☐ Yes. Name of Person ______. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Case Summary

2010 JD 137403 - ST OF OH DEPT OF TAX vs. RENE N COLBERT

Case Type:	Certificate of Judgment	**Case Status:**	CLOSED
File Date:	11/23/2010	**Judgment Amount**	$330.20

Case Parties

Party Name	Role Type
RENE N COLBERT	Prim. DEFENDANT since 11/23/2010
ST OF OH DEPT OF TAX	Prim. PLAINTIFF since 11/23/2010

Parties associated to case

Party Attorneys

Attorney	Representing	Since
No records found.		

Party attorney representation

Party Charges

Date	Charge	Degree of Offens	Charge Languag	Mc
No records found.				

Charges associated to case parties

Scheduled Events

Date	Time	Event Type	Courtroom/Facil
No records found.			

Case Scheduled Events

Service

Service Issued	Method	Address	Issue By
No records found.			

Document Service for case.

Document filed for case and case docket.

Scroll Down to Load More documents/dockets

Date Received: 05/10/2012 **Description:** CASE DISPOSITION: RELEASED

Text: CASE DISPOSITION: RELEASED

Date Received: 05/10/2012 **Description:** RELEASE AND SATISFACTION OF JU

Text: RELEASE AND SATISFACTION OF JUDGMENT Receipt: 183006 Date: 05/11

Date Received: 11/23/2010 **Description:** CERTIFICATE OF JUDGMENT LIEN F

Text: CERTIFICATE OF JUDGMENT LIEN FILED Receipt: 183006 Date: 05/11/20:

Document filed for case and case docket.

LBR Form 2016-1(b)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

In re: **Nathaniel A Colbert** **Rene N Colbert** *Debtor(s)*	Case No. Chapter 13 Judge

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR AND APPLICATION FOR ALLOWANCE OF FEES IN CHAPTER 13 CASE

I. Disclosure

1. Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	$	**3,500.00**
Prior to the filing of this statement I have received	$	**765.00**
Balance Due	$	**2,735.00**

2. $ **310.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

   ☐ Debtor ■ Other (specify): **See Statement of Financial Affairs question #16 for further explanation.**

4. The source of compensation to be paid to me is:

   ■ Debtor ☐ Other (specify):

5. ■ I have not agreed to share the above-disclosed compensation with any other persons unless they are members and/or associates of my law firm.

   ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

II. Application

6. I hereby apply for an allowance of fees in the amount set forth above. I understand and agree that the Court may approve, without itemization, an allowance of fees not to exceed $3,500, for rendering the legal services set forth below. If I seek payment of fees in excess of $3,500, I will file a separate application that sets forth the total amount of the fee requested, and that includes an itemization of all legal services performed, the hourly rate at which the services were performed, and the actual time spent by the case attorney, any other attorney, paralegal or professional person for whom fees are sought. Any request for reimbursement of expenses shall include an itemization of the expenses.

   a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether, and under what chapter, to file a petition in bankruptcy;
   b. Preparation and filing of any petition, schedules, statement of affairs and amendments thereto that may be required;
   c. Preparation and filing of chapter 13 plan, and any pre-confirmation amendments thereto that may be required;
   d. Preparation and filing of payroll orders and amended payroll orders;
   e. Representation of the debtor at the meeting of creditors and confirmation hearing; and any continued hearings thereof;
   f. Filing of address changes;
   g. Routine phone calls and questions;
   h. Review of claims;

i. Review of notice of intention to pay claims;
j. Preparation and filing of objections to non-real estate and non-tax claims;
k. Preparation and filing of first motion to suspend or reduce payments;
l. Preparation and filing of debtor's certification regarding issuance of discharge order; and
m. Any other duty as required by local decision or policy.

IMPORTANT INFORMATION. FEES ARE SUBJECT TO COURT APPROVAL AND BILLED ON AN HOURLY BASIS WHETHER OR NOT THE CASE IS CONFIRMED. ALL TIME SPENT ON THE CASE IS BILLED WHICH INCLUDES BUT IS NOT LIMITED TO PHONE CALLS, EMAILS, CORRESPONDENCE, PREPARATION OF DOCUMENTS, FILINGS, HEARINGS, CONFERENCES, FILE REVIEW, CASE PLANNING, ETC. ATTORNEY $295.00 HOUR. PARALEGAL $110.00 HOUR. LEGAL ASSISTANT $85.00 HOUR. THE MINIMUM FEE FOR A CONFIRMED CASE IS $3500.00 AND THERE IS NO MAXIMUM FEE. THE TRUSTEE REQUIRES AN EXACT FEE AMOUNT TO CALCULATE PLAN LENGTH, THEREFORE THE $3500.00 STATED IN THE PLAN MAY NOT NECESSARILY BE THE FINAL FEE. COSTS AND EXPENSES ARE PAID BY THE DEBTOR(S) IN ADDITION TO FEES. DEBTOR(S) HEREBY AGREE TO SAID FEES, COSTS AND EXPENSES.

X_____________________________________ **DATE**____________

X_____________________________________ **DATE**____________

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

August 25, 2016
Date

/s/ Mitchell C. Marczewski
Mitchell C. Marczewski
Signature of Attorney
(0073258)
Marczewski Law Offices LLC
1020 Maple Ave
Zanesville, OH 43701
(740) 453-8900
Fax: (740) 453-8988
mitch@zanesvillelawyer.com

Date **August 25, 2016** Signature **/s/ Nathaniel A Colbert**
Nathaniel A Colbert
Debtor

Date **August 25, 2016** Signature **/s/ Rene N Colbert**
Rene N Colbert
Joint Debtor

Fill in this information to identify your case:

Debtor 1: **Nathaniel A Colbert**

Debtor 2 (Spouse, if filing): **Rene N Colbert**

United States Bankruptcy Court for the: Southern District of Ohio

Case number (if known):

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ■ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☐ 3. The commitment period is 3 years.
- ■ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. **What is your marital and filing status?** Check one only.
   - ☐ **Not married**. Fill out Column A, lines 2-11.
   - ■ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. **Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).	$ 0.00	$ 2,563.58
3. **Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.	$ 0.00	$ 0.00
4. **All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	$ 0.00	$ 0.00

5. **Net income from operating a business, profession, or farm**

	Debtor 1		Column A	Column B
Gross receipts (before all deductions)	$ 4,234.52			
Ordinary and necessary operating expenses	-$ 1,102.00			
Net monthly income from a business, profession, or farm	$ 3,132.52	Copy here ->	$ 3,132.52	$ 0.00

6. **Net income from rental and other real property**

	Debtor 1		Column A	Column B
Gross receipts (before all deductions)	$ 0.00			
Ordinary and necessary operating expenses	-$ 0.00			
Net monthly income from rental or other real property	$ 0.00	Copy here ->	$ 0.00	$ 0.00

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**

Case number (*if known*)

	Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
7. **Interest, dividends, and royalties**	$ **0.00**	$ **0.00**
8. **Unemployment compensation**	$ **0.00**	$ **0.00**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you $ **0.00**

For your spouse $ **0.00**

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.	$ **0.00**	$ **0.00**
10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		
	$ **0.00**	$ **0.00**
	$ **0.00**	$ **0.00**
Total amounts from separate pages, if any. +	$ **0.00**	$ **0.00**

11. **Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

$ **3,132.52** + $ **2,563.58** = $ **5,696.10**

Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. **Copy your total average monthly income from line 11.** $ **5,696.10**

13. **Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in 0 below.
- ■ You are married and your spouse is filing with you. Fill in 0 below.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

$
$
+$

Total $ **0.00** **Copy here=>** - **0.00**

14. **Your current monthly income.** Subtract line 13 from line 12. $ **5,696.10**

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> $ **5,696.10**

Multiply line 15a by 12 (the number of months in a year). **x** 12

15b. The result is your current monthly income for the year for this part of the form. $ **68,353.20**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert** Case number (*if known*)

16. **Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. **OH**

16b. Fill in the number of people in your household. **3**

16c. Fill in the median family income for your state and size of household. $ **64,241.00**
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. **How do the lines compare?**

17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3).* **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b. ■ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3).* **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. **Copy your total average monthly income from line 11 .** $ **5,696.10**

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. -$ **0.00**

19b. **Subtract line 19a from line 18.** $ **5,696.10**

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b $ **5,696.10**

Multiply by 12 (the number of months in a year). **x** 12

20b. The result is your current monthly income for the year for this part of the form $ **68,353.20**

20c. Copy the median family income for your state and size of household from line 16c $ **64,241.00**

21. **How do the lines compare?**

☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.

■ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X ***/s/* Nathaniel A Colbert**
Nathaniel A Colbert
Signature of Debtor 1

Date **August 25, 2016**
MM / DD / YYYY

X ***/s/* Rene N Colbert**
Rene N Colbert
Signature of Debtor 2

Date **August 25, 2016**
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:	
Debtor 1	Nathaniel A Colbert
Debtor 2 (Spouse, if filing)	Rene N Colbert
United States Bankruptcy Court for the:	Southern District of Ohio
Case number (if known)	

☐ Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/16

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form, Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C–1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C–1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. **The number of people used in determining your deductions from income**

   Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household. **3**

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. $ **1,249.00**

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health car costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (*if known*)

People who are under 65 years of age

7a. Out-of-pocket health care allowance per person $ **54**

7b. Number of people who are under 65 X **3**

7c. **Subtotal.** Multiply line 7a by line 7b. $ **162.00** **Copy here=>** $ **162.00**

People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person $ **130**

7e. Number of people who are 65 or older X **0**

7f. Subtotal. Multiply line 7d by line 7e. $ **0.00** **Copy here=>** $ **0.00**

7g. **Total.** Add line 7c and line 7f $ **162.00** **Copy total here=>** $ **162.00**

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- ■ **Housing and utilities - Insurance and operating expenses**
- ■ **Housing and utilities - Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. $ **547.00**

9. **Housing and utilities - Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. $ **1,103.00**

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment
Huntington Natl Bk	$ **1,279.01**

9b. Total average monthly payment $ **1,279.01** **Copy here=>** -$ **1,279.01** Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this number is less than $0, enter $0. $ **0.00** **Copy here=>** $ **0.00**

10. **If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.** $ **0.00**

Explain why:

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (*if known*)

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

☐ 0. Go to line 14.

☐ 1. Go to line 12.

■ 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. $ **382.00**

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1 **Describe Vehicle 1:** **2010 Dodge Ram 2500 90000 miles Location: Debtor's residence**

13a. Ownership or leasing costs using IRS Local Standard... $ **471.00**

13b. Average monthly payment for all debts secured by Vehicle 1.
Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
Denali Alaska	$ **565.00**

Total Average Monthly Payment $ **565.00** **Copy here =>** -$ **565.00** Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense
Subtract line 13b from line 13a. if this number is less than $0, enter $0. .... $ **0.00** **Copy net Vehicle 1 expense here =>** $ **0.00**

Vehicle 2 **Describe Vehicle 2:**

13d. Ownership or leasing costs using IRS Local Standard... $ **0.00**

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment
-NONE-	$

Total average monthly payment $ **0.00** **Copy here =>** -$ **0.00** Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense
Subtract line 13e from line 13d. if this number is less than $0, enter $0. .... $ **0.00** **Copy net Vehicle 2 expense here =>** $ **0.00**

14. **Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.** $ **0.00**

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. $ **0.00**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (*if known*)

Other Necessary Expenses In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.
Do not include real estate, sales, or use taxes. $ **542.64**

17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. $ **71.30**

18. **Life Insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance.
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. $ **10.05**

19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. $ **0.00**

20. **Education:** The total monthly amount that you pay for education that is either required:
■ as a condition for your job, or
■ for your physically or mentally challenged dependent child if no public education is available for similar services. $ **0.00**

21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.
Do not include payments for any elementary or secondary school education. $ **0.00**

22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.
Payments for health insurance or health savings accounts should be listed only in line 25. $ **18.00**

23. **Optional telephone and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted. +$ **0.00**

24. **Add all of the expenses allowed under the IRS expense allowances.**
Add lines 6 through 23. $ **2,981.99**

Additional Expense Deductions These are additional deductions allowed by the Means Test.
Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance	$ **126.88**
Disability insurance	$ **39.75**
Health savings account	+ $ **0.00**
Total	$ **166.63**

Copy total here=> $ **166.63**

Do you actually spend this total amount?
☐ No. How much do you actually spend? $
■ Yes

26. **Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b) $ **0.00**

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.
By law, the court must keep the nature of these expenses confidential. $ **0.00**

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
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28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary. $ **0.00**

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than $160.42* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/19, and every 3 years after that for cases begun on or after the date of adjustment. $ **0.00**

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary. $ **0.00**

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4).

Do not include any amount more than 15% of your gross monthly income. $ **0.00**

32. **Add all of the additional expense deductions.**
Add lines 25 through 31. $ **166.63**

Deductions for Debt Payment

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

		Average monthly payment
Mortgages on your home		
33a. Copy line 9b here	=>	$ **1,279.01**
Loans on your first two vehicles		
33b. Copy line 13b here	=>	$ **565.00**
33c. Copy line 13e here	=>	$ **0.00**

33d. List other secured debts:

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?	
Credit Acceptance	**2009 Toyota Corola 104720 miles Location: Debtor's residence**	■ No ☐ Yes	$ **357.00**
		☐ No ☐ Yes	$
		☐ No ☐ Yes	+$

33e Total average monthly payment. Add lines 33a through 33d $ **2,201.01** Copy total here=> $ **2,201.01**

Debtor 1 **Nathaniel A Colbert**
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34. **Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

☐ No. Go to line 35.

■ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount		Monthly cure amount
Huntington Natl Bk	**13200 Cooperrider Rd Glenford, OH 43739 Licking County Grantor: Jessica A. Nowak, fna Jessica A. Rhodes Grantee: Nathaniel A. Cobert and Reme N. Colbert Warranty deed was signed on May 18, 2015 and recorded on August 13, 2015 in the Lic**	$ **7,674.06**	÷ 60 =	$ **127.90**
		$	÷ 60 =	$
		$	÷ 60 =	+$

Total $ **127.90** Copy total here=> $ **127.90**

35. **Do you owe any priority claims - such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case?** 11 U.S.C. § 507.

■ No. Go to line 36.

☐ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims $ **0.00** ÷ 60 $ **0.00**

36. **Projected monthly Chapter 13 plan payment** $

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts). X

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense $ Copy total here=> $

37. **Add all of the deductions for debt payment.** $ **2,328.91**
Add lines 33e through 36.

Total Deductions from Income

38. **Add all of the allowed deductions.**

Copy line 24, *All of the expenses allowed under IRS expense allowances*	$ **2,981.99**
Copy line 32, *All of the additional expense deductions*	$ **166.63**
Copy line 37, *All of the deductions for debt payment*	+$ **2,328.91**
Total deductions	$ **5,477.53**

Copy total here=> $ **5,477.53**

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Part 2: **Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)**

39. **Copy your total current monthly income from line 14 of Form 122C-1, *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.*** $ **5,696.10**

40. **Fill in any reasonably necessary income you receive for support for dependent children.** The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. $ **0.00**

41. **Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). $ **0.00**

42. **Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).** Copy line 38 here **=>** $ **5,477.53**

43. **Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
	$
	$
	$

Total $ **0.00** **Copy here=>** $ **0.00**

44. **Total adjustments.** Add lines 40 through 43. **=>** $ **5,477.53** **Copy here=> -**$ **5,477.53**

45. **Calculate your monthly disposable income under § 1325(b)(2).** Subtract line 44 from line 39. $ **218.57**

Part 3: **Change in Income or Expenses**

46. **Change in income or expenses.** If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
☐ 122C-1 ☐ 122C-2				☐ Increase ☐ Decrease	$
☐ 122C-1 ☐ 122C-2				☐ Increase ☐ Decrease	$
☐ 122C-1 ☐ 122C-2				☐ Increase ☐ Decrease	$
☐ 122C-1 ☐ 122C-2				☐ Increase ☐ Decrease	$

Debtor 1 **Nathaniel A Colbert**
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Part 4: **Sign Below**

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

X **/s/ Nathaniel A Colbert**
Nathaniel A Colbert
Signature of Debtor 1

Date **August 25, 2016**
MM / DD / YYYY

X **/s/ Rene N Colbert**
Rene N Colbert
Signature of Debtor 2

Date **August 25, 2016**
MM / DD / YYYY

Debtor 1 **Nathaniel A Colbert**
Debtor 2 **Rene N Colbert**
Case number (*if known*)

Current Monthly Income Details for the Debtor

Debtor Income Details:
Income for the Period **02/01/2016** to **07/31/2016**.

Line 5 - Income from operation of a business, profession, or farm
Source of Income: **Evans Cattle Co**
Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	**02/2016**	**$3,954.30**	**$1,000.00**	**$2,954.30**
5 Months Ago:	**03/2016**	**$3,465.25**	**$821.00**	**$2,644.25**
4 Months Ago:	**04/2016**	**$4,643.00**	**$1,251.00**	**$3,392.00**
3 Months Ago:	**05/2016**	**$5,236.30**	**$1,468.00**	**$3,768.30**
2 Months Ago:	**06/2016**	**$4,108.28**	**$1,056.00**	**$3,052.28**
Last Month:	**07/2016**	**$4,000.00**	**$1,016.00**	**$2,984.00**
	Average per month:	**$4,234.52**	**$1,102.00**	
			Average Monthly NET Income:	**$3,132.52**

Debtor 1 **Nathaniel A Colbert**
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Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:
Income for the Period **02/01/2016** to **07/31/2016**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: **Auditor of Muskingum County**
Income by Month:

6 Months Ago:	**02/2016**	**$0.00**
5 Months Ago:	**03/2016**	**$0.00**
4 Months Ago:	**04/2016**	**$0.00**
3 Months Ago:	**05/2016**	**$0.00**
2 Months Ago:	**06/2016**	**$713.00**
Last Month:	**07/2016**	**$5,347.50**
	Average per month:	**$1,010.08**

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: **Licking Memorial**
Income by Month:

6 Months Ago:	**02/2016**	**$3,772.69**
5 Months Ago:	**03/2016**	**$3,606.33**
4 Months Ago:	**04/2016**	**$1,941.95**
3 Months Ago:	**05/2016**	**$0.00**
2 Months Ago:	**06/2016**	**$0.00**
Last Month:	**07/2016**	**$0.00**
	Average per month:	**$1,553.50**

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	$245	filing fee
	$75	administrative fee
+	$15	trustee surcharge
	$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	$1,167	filing fee
+	$550	administrative fee
	$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	$200	filing fee
+	$75	administrative fee
	$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	$235	filing fee
+	$75	administrative fee
	$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days ***before*** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

1 Fbsd
First Financial Bank USA
Po Box 1200
North Sioux City, SD 57049

Alaska Usa Fcu
4100 Credit Union Dr
Anchorage, AK 99503

Applied Card Bank
Attention: Bankruptcy
Po Box 17125
Wilmington, DE 19850

Aqua Finance Inc
1 Corporate Dr
Wausau, WI 54401

Attorney General of Ohio
150 E Gay St., 21st Floor
Bankruptcy Dept
Columbus, OH 43215

Blue Green Resorts
P.O. Box 810937
Boca Raton, FL 33481

Bluegreen Corp
Attn: Mortgage Dept
4960 Conference Way N, Ste 100
Boca Raton, FL 33431

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
Attn: Bankruptcy
Pob 30253
Salt Lake City, UT 84130

Chex Systems
7805 Hudson Rd Ste 100
Saint Paul, MN 55120

Citibank/Best Buy
Centralized Bankruptcy/CitiCorp Credit S
Po Box 790040
St Louis, MO 63179

Citibank/The Home Depot
Citicorp Credit Srvs/Centralized Bankrup
Po Box 790040
Saint Louis, MO 63179

Cnac - In101
12802 Hamilton Crossing Blvd.
Carmel, IN 46032

Comenity Bank/vctrssec
Po Box 182125
Columbus, OH 43218

Cornerstone Credit Ser
Po Box 92090
Anchorage, AK 99509

Credit Acceptance
25505 West 12 Mile Rd.
Southfield, MI 48034

Denali Alask
Loan Control Department
701 E Tudor Road
Ankorage, AK 99503

Denali Alaska
Loan Control Department
701 E Tudor Road
Ankorage, AK 99503

Department of the Treasury
Financial Management Service
PO Box 1686
Birmingham, AL 35201-1686

DFAS-IN/Debt and Claims
8899 East 56th St.
Indianapolis, IN 46249

Equifax
Box 740241
Atlanta, GA 30374-0241

Estate Information Services
Box 1730
Reynoldsburg, OH 43068-8730

Experian National Consumer Assistance
P.O. Box 2002
Allen, TX 75013

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

Ford Credit
National Bankrupcy Service Center
Po Box 62180
Colorado Springs, CO 80962

Global Receivable Solutions
7171 Mercey Road
Ste 150
Omaha, NE 68106

Huntington Natl Bk
Huntington National Bank - Bankruptcy No
Po Box 89424
Cleveland, OH 44101

IRS
P.O. Box 7346
Philadelphia, PA 19106-7346

Javitch Block
1100 Superior Ave, 19th Floor
Cleveland, OH 44114-2521

JB Robinson/Sterling Jewelers
Sterling Jewelers
Po Box 1799, Attn: Bankruptcy
Akron, OH 44309

Kohls/Capital One
Po Box 3120
Milwaukee, WI 53201

Lending Club Corp
71 Stevenson St Ste 300
San Francisco, CA 94105

Margaret D. Cline
8779 Milton Carlisle
New Carlisle, OH 45344

Military Star
3911 Walton Walker
Dallas, TX 75266

Northland Group
Box 390905
Mail Code CBK10
Minneapolis, MN 55439

Ohio Bureau of Workers' Compensation
Attn: Law Section Bankruptcy Unit
P.O. Box 15567
Columbus, OH 43215

Ohio Dept of Job & Family Services
30 E. Broad St
32nd Floor
Columbus, OH 43215

Ohio Dept of Taxation
Bankruptcy Division
Box 530
Columbus, OH 43266-0030

Ohio Educ Cu
2554 East 22nd
Cleveland, OH 44115

Pssf Inc
4000 S Eastern Ave Ste 3
Las Vegas, NV 89119

Rcvl Per Mng
Attn:Collections/Bankruptcy
Po Box 1548
Lynnwood, WA 98036

State Farm Insurance
One State Farm Plaza
Bloomington, IL 61710

Synchrony Bank/ JC Penneys
Attn: Bankrupty
Po Box 103104
Roswell, GA 30076

Synchrony Bank/Amazon
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

Synchrony Bank/Care Credit
Attn: bankruptcy
Po Box 103104
Roswell, GA 30076

Synchrony Bank/PayPal Cr
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

Synchrony Bank/Walmart
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

TransUnion
Box 2000
Chester, PA 19022-2000

Us Dept of Ed/Great Lakes Educational Lo
2401 International
Madison, WI 53704

USAA Federal Savings Bank
10750 Mcdermott Freeway
San Antonio, TX 78288

USAA General Indemnity Company
9800 Fredericksburg
San Antonio, TX 78288

Usaa Savings Bank
10750 Mc Dermott
San Antonio, TX 78288

Valley Collections
7025 N 58th Ave
Glendale, AZ 85301

Verizon
500 Technology Dr
Suite 500
Weldon Spring, MO 63304

Vital Recovery Services, Inc.
P.O. Box 923747
Peachtree Corners, GA 30010-3747